

A. THOMPSON'S
SYSTEM OF DETECTING
COUNTERFEIT, SPURIOUS, ALTERED AND PHOTOGRAPH
BANK NOTES
AT A GLANCE.

A perfect acquaintance with the five different kinds of engravings to be found on one genuine Note gives you an acquaintance with all genuine Notes in the United States and Canada.

If you wish to become expert in the art of detecting, make yourself perfectly acquainted with the five different kinds of engraving, the ink, printing and paper, of genuine Notes. I would advise you to take five or six Notes of different Banks, and examine each kind of engraving separately; first, with a magnifying glass, then examine the same work without a glass—look *close* as if you were determining the *fine* texture of *cambric* or *silk*—practice a few times in this way and you will *educate the eye* to good work, and be enabled to detect the closest imitation. Study the engravers' names, *letter by letter*, the *regularity* and *softness* of ruled lines, the *uniformity* of lines and *undulations* of bass-relief work, study geometric lathe work, *circle by circle*, commencing at the centre of the pattern, notice the *regularity* of *lines* and fine *angles* where they cross each other.

Examine the *stipple* or *flesh work* of Portraits and human figures in Vignettes. Notice the regularity of *lines* and *dots*, and how *gradually* they become fine from *heavy* to *light shades*; this work and the eye is the highth of perfection in engraving. The other engraving can be examined without a glass.

All Bank notes in the States of Illinois, Wisconsin, and with a few exceptions, all in New York have the Comptrollers' or Auditor's die. This die is perfectly engraved, and should be examined with much care.

RED LETTERS and figures in the centre of the note are used to prevent alterations; they are *well printed*, and with a *few exceptions* they are printed on the *face* and *back* of the note, and the net work of lines appears as if the ink went through the paper.

Photograph notes could deceive no person accustomed to handling paper money. They have a reddish brown or purple appearance, not that jet black, rich gloss of engraver's ink. Very few of these frauds have been put in circulation.

ALTERED NOTES from a lower to a higher denomination is done by extracting or scraping out the lettering and figures of the denomination, and printing counterfeit lettering and figures over the part extracted, and sometimes by tearing off lettering and figures from broken bank notes and pasting over the parts extracted. They can easily be detected on the same principle as you would the texture and luster of cloth or silk. Examine the *face* of the note, hold it to the *light*, and glance across the *surface* of the note.

Altered Notes from broken to solvent banks is done by extracting the title, Town, State, and Bank Officer's signatures, and then printing in the parts extracted, in counterfeit lettering, the title, Town and State. They can be detected by imperfect *lettering*, and the difference of *ink* in the title, Town and State.

Spurious Notes are unlike the genuine, some of them are all counterfeit, some lithograph, and some have a few genuine dies. With those done by lithograph the lines have a rough or filey appearance. About three-fourths of the spurious Notes can be detected by imperfect red lettering, poor ink, printing and paper, and the best spurious Notes can be detected by imperfect lettering, especially the Town, State, and *Engravers' names*.

Counterfeit Notes are imitations of the genuine, and all the engraving and printing is done by one, or a few counterfeiters. Some have a suspicious look owing to poor ink, printing or red lettering, others can be detected at a glance by poor lettering, lathe work, or Vignettes and Portraits, and the best specimens by the fine engraving, the *ruling, lathe, bass-relief, dots and lines of flesh work*, or by the *Engravers' names*.

You will observe that Altered, Spurious and Counterfeit Notes can all be detected by imperfect lettering. You will see the importance of examining Bank Notes on the following system :

First. The title, denomination, Town, State and signatures.

Second. Geometric lathe and bass-relief work around the counters or figures.

Third. Vignettes and portraits.

The following Bank Note engraving houses have associated themselves together under the style of the American Bank Note Company.

RAWDON, WRIGHT, HATCH & EDSON,
TOPPAN, CARPENTER & Co.,
DANFORTH & WRIGHT (late Danforth & Bald),
BALD, COUSLAND & Co.,

JOEGLYN, DRAPER, WELSH & Co.,
DRAPER, WELSH & Co.,
WELLSTOOD, HAY & WHITING,
JOHN E. GAVIT.

A new House is lately organized, called National Bank Note Company.

In future, the loss to the public by bad notes, will be principally counterfeits or imitations; heretofore more than half the loss has been by spurious and altered notes; the few dies used on spurious notes are becoming known to the business community, and at present small notes are better protected against alterations to higher a denomination.

The most dangerous kinds of frauds are alterations from broken banks with common names. But few Bankers could recollect the engravings on all broken banks. You should examine all notes from a distance with common names like Merchants, Commerce, Farmers, Union, Eagle, City, &c.

On a few of the old stereotype plates of New England the shading of the letters is done by hand.

Several notes printed wholly, or in part with red and blue ink have been closely imitated. The fine lines of the lathe work, shading, flesh work, &c., on the genuine, printed in blue and red, spread more than when printed in black.

Tints, Circles, &c., printed in colors over the face of many notes is some protection against alterations. Several notes printed with tints have been imitated. Some of these circles would be difficult to imitate by hand, but some of them would not be much protection against Lithograph Machines.

NOTE — The advice given on first page, (under Thompson's system of detecting,) is the same I have given, during the last ten years, to Bankers, Agents, and Conductors of Railroads. Several hundred young men have fitted themselves for Bank Tellers by practicing on this principle thirty minutes a day for one or two weeks with different genuine Bank Notes.